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(D. P. Romani)



TALEN, INC.
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W. C. TALEN, President
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DARLYS M. HULME, Secretary

Farmers Savings Bank & Trust - Traer
Farmers Savings Bank & Trust - Vinton

September 29, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

Our opposition to the Wal-Mart ILC application for banking operations is very firm. A Wal-Mart Bank would concentrate far too much economic control in the hands of the largest and dominant retailer in the U.S. The mixing of banking and commerce is bad public policy as reaffirmed by Congress in the Gramm-Leach-Bliley Act.

Please record my disapproval to this Wal-Mart application.

Thank you for your consideration.

Yours truly,

Darlys M. Hulme
Secretary